

Information to identify the case:			
Debtor 1	James J. Hadenak		
	First Name	Middle Name	Last Name
Debtor 2	Kimberly R. Hadenak		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-20497-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James J. Hadenak
aka James J. Hadenak Sr.

Kimberly R. Hadenak

4/14/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
James J. Hadenak
Kimberly R. Hadenak
DebtorsCase No. 15-20497-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 48

Date Rcvd: Apr 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2020.

db/jdb +James J. Hadenak, Kimberly R. Hadenak, P.O. Box 723, New Salem, PA 15468-0723
 cr DITECH FINANCIAL LLC, P.O. Box 6154, Rapid City, SD 57709-6154
 cr +Ditech Financial LLC, PO BOX 0049, Palatine, IL 60055-0001
 cr GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049
 13996842 +Allied Interstate, P.O. Box 4000, Warrenton, VA 20188-4000
 13996848 ++++BMG MUSIC SERVICE, MUSIC CUSTOMER SERVICE, 150 ALLEN DISTRIBUTION DR,
 MECHANICSBURG PA 17055-4702
 (address filed with court: BMG Music Service, Music Customer Service,
 1225 South Market Street, Mechanicsburg, PA 17055)
 13996849 +Bureau of Collection Recovery, 7575 Corporate Way, Eden Prairie, MN 55344-2022
 14011319 Commonwealth of PA - PA UC Fund, Dept. of Labor & Industry, Office of UC Tax Services,
 P.O. Box 67503, Harrisburg, PA 17106-7503
 13996854 +Erin P. Dyer, Esq., Dyer Law Firm, PC, 5743 Centre Avenue, Pittsburgh, PA 15206-3707
 13996855 +Fayette County Juvenile Probation Office, 34 West Peter Street, Uniontown, PA 15401-3326
 13996857 +Fayette County Tax Claim Bureau, c/o John M. Zeglen, Esq., 99 East Main Street,
 Uniontown, PA 15401-3519
 13996856 +Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street,
 Uniontown, PA 15401-3514
 13996858 +Freedom Consumer Discount Company, 448 West Main Street, Mount Pleasant, PA 15666-1542
 14011765 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: GREEN TREE SERVICING LLC, P.O. BOX 6154,
 RAPID CITY SD, 57709-6154, 888-298-7785)
 14011320 +Guardian Protection Services, 650 Ridge Road, Pittsburgh, PA 15205-9504
 13996863 LHR, Inc., 56 Main Street, Hamburg, NY 14075-4905
 14011321 +Lori Nolan Lindey, Esq., 11 Stanwix Street--Suite 1024, Pittsburgh, PA 15222-1312
 13996865 +PA Unemployment Compensation Fund, Department of Labor and Industry,
 Office of UC Tax Services, 625 Cherry Street--Room 203, Reading, PA 19602-1152
 13996869 PNC Bank, P.O. Box 609, Pittsburgh, PA 15230-0609
 13996874 +Tarpley Foot & Ankle Center, 20 Highland Park Drive, Uniontown, PA 15401-8922
 13996875 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 15 2020 04:25:50 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13996841 +EDI: AFNIRECOVERY.COM Apr 15 2020 08:03:00 AFNI, P.O. Box 3667,
 Bloomington, IL 61702-3667
 13996846 EDI: CINGMIDLAND.COM Apr 15 2020 08:03:00 AT&T Mobility, 5020 Ash Grove Road,
 Springfield, IL 62711-6329
 13996847 +EDI: CINGMIDLAND.COM Apr 15 2020 08:03:00 AT&T Mobility II, LLC, c/o AT&T Services, Inc.,
 One AT&T Way--Room 3A104, Bedminster, NJ 07921-2694
 13996844 +EDI: AIS.COM Apr 15 2020 08:03:00 American InfoSource, Verizon, P.O. Box 248838,
 Oklahoma City, OK 73124-8838
 13996843 +EDI: AIS.COM Apr 15 2020 08:03:00 American InfoSource, P.O. Box 248838,
 Oklahoma City, OK 73124-8838
 14041110 EDI: AIS.COM Apr 15 2020 08:03:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13996845 EDI: APPLIEDBANK.COM Apr 15 2020 08:03:00 Applied Bank, P.O. Box 17125,
 Wilmington, DE 19850-7125
 13996850 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 15 2020 04:27:59 CACH, LLC,
 4340 South Monaco Street--2nd Floor, Denver, CO 80237-3485
 13996851 +E-mail/Text: bankruptcy@cavps.com Apr 15 2020 04:26:17 Cavalry Portfolio Services,
 500 Summit Lake Drive--Suite 400, Valhalla, NY 10595-2322
 14025540 +E-mail/Text: bankruptcy@cavps.com Apr 15 2020 04:26:17 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13996852 EDI: DIRECTV.COM Apr 15 2020 08:03:00 Direct TV, P.O. Box 78626, Phoenix, AZ 85062-8626
 13996853 EDI: ESSL.COM Apr 15 2020 08:03:00 Dish Network, P.O. Box 94063,
 Palatine, IL 60094-4063
 13996860 E-mail/Text: dleabankruptcy@hrblock.com Apr 15 2020 04:25:18 H & R Block Bank,
 P.O. Box 10170, Kansas City, MO 64171-0170
 13996861 EDI: HFC.COM Apr 15 2020 08:03:00 HSBC Card Services, P.O. Box 80084,
 Salinas, CA 93912-0084
 13996862 EDI: JEFFERSONCAP.COM Apr 15 2020 08:03:00 Jefferson Capital Systems, P.O. Box 7999,
 Saint Cloud, MN 56302-9617
 13996864 +E-mail/Text: bankruptcydepartment@tsico.com Apr 15 2020 04:26:30
 NCO Financial Systems, Inc., P.O. Box 15270, Wilmington, DE 19850-5270
 13996870 EDI: PRA.COM Apr 15 2020 08:03:00 Portfolio Recovery, 120 Corporate Boulevard--Suite 1,
 Norfolk, VA 23502
 13996866 EDI: Q3G.COM Apr 15 2020 08:03:00 Paradise Cash Advance, c/o Quantum3 Group, LLC,
 Agent for MOMA Funding, LLC, P.O. Box 788, Kirkland, WA 98083-0788
 13996868 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 15 2020 04:28:33
 Pinnacle Credit Service, P.O. Box 640, Hopkins, MN 55343-0640

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 48

Date Rcvd: Apr 14, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13996871 +E-mail/Text: csidl@sbcglobal.net Apr 15 2020 04:26:21 Premier BankCard/Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
13996872 EDI: Q3G.COM Apr 15 2020 08:03:00 Quantum3 Group, LLC, MOMA Funding, LLC, P.O. Box 788,
Kirkland, WA 98083-0788
13996873 EDI: SWCR.COM Apr 15 2020 08:03:00 Southwest Credit Systems,
4120 International Parkway--Suite 1100, Carrollton, TX 75007-1958
13996876 +E-mail/Text: BankruptcyNotice@upmc.edu Apr 15 2020 04:26:27 UPMC Physician Services,
1650 Metropolitan Street, Third Floor--Customer Service, Pittsburgh, PA 15233-2212
13996877 +EDI: VERIZONCOMB.COM Apr 15 2020 08:03:00 Verizon, Attn: Bankruptcy,
500 Technology Drive, Weldon Spring, MO 63304-2225
13996878 EDI: VERIZONCOMB.COM Apr 15 2020 08:03:00 Verizon Wireless Bankruptcy Admin.,
P.O. Box 3397, Bloomington, IL 61702-3397
13996879 +E-mail/Text: bankruptcy@firstenergycorp.com Apr 15 2020 04:26:04 West Penn Power,
1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank, N.A. Et Al...
13996859* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: Green Tree Servicing, LLC, MHD Bankruptcy Department,
P.O. Box 6154, Rapid City, SD 57709-6154)
14011318 ##Colonial Acceptance, 312 Fallowfield Avenue, P.O. Box 25, Charleroi, PA 15022-0025
14011322 ##Open Air Imaging, Inc., 280 McClellandtown Road--Suite D, Uniontown, PA 15401-3111
13996867 ##Penn Rehab Network, 625 Cherry Tree Lane, Uniontown, PA 15401-8419

TOTALS: 1, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 14, 2020 at the address(es) listed below:

Daniel R. White on behalf of Joint Debtor Kimberly R. Hadenak zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Plaintiff Kimberly R. Hadenak zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Plaintiff James J. Hadenak zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Debtor James J. Hadenak zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor U.S. Bank, N.A. Et Al... bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor U.S. Bank, N.A. Et Al... bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8